#### New York Stock Market

BOND LIST.	
Allis-Chalmers as, ctfs (asked)	5954
American Tobacco Co. old 4s fold	9034
American Tobacco Co. old 68 (bid)	120
Atlantic Coast Line 1st 4s	9434
Atlantic Coast Line-L. & N. ts	91 -
A. C. L. conv. 4s (in Baltimore, bid)	200
Chesapeake and Ohio conv. 415 s (bid)	102
Liggett & Myers 5s.	9614
Liggett & Myers is (bid)	22074
Lorillard Company is (bid)	1045
Lorillard Company Is	12154
Norfolk and Western conv. 4s (bid	1115
S. A. L. stamped is, sales	
S. A. L. adj. 5e (bid)	763
Southern Railway 4s	2254
Southern Railway Ss	100%
1/- S. Steel 2d les	1057
U. S. registered 2s, 1900 (bid)	1011,
U. S. registered 3s, 1918 (bid)	10274
U. S. Panama new 3s (bid)	1021-2
Virginia-Brown Bros. ctfs., sales	(53:
VaCar. Chemical I tos (asked)	42
Va. Ry, and Power Co. is (asked)	85
Wabash deb. 4s (bld)	623.5
Wabash-Pitts, Term. lst ts (bid)	2414
Hadam's hear a read for so hady	200
CHICAGO GRAIN MARKET.	
Chicago January E The local grain	mar-

· · · · · · · · · · · · · · · · · · ·	pen.	High.	Low.	Close
WHEAT-				
May	2056	#23%	913%	5/25/
July	90	1054	MH5.	90%
September	8834	8834	8856	565
CORN-				
May	3194	3174	21134	5354
July	3214		32	325
September	3359	2334	3234	503
OATS-				
May	- 2254	3176	3314	335
July	337	2276	2354	233
September	0334	23%	2334	335
MESS PORK-Per 100	Ilm	4 233	277.5	
January	9.67	19.17	18.97	19.17
May	9.25	19.42	19:17	10.42
September		7	2000	
LARD-Per 100 lbs.				
January	15.29	10.27	10.17	10.22
May	0.25	10.33	10.25	10,35
July	0.30	10.37	10.27	10.37
September	19.33	10.42	10.40	10.42
SHOPT RIRS-Per H	so libes.	344730		
January		11.0		10.25
Max	10.27	10.12	10.25	10.37
July	0.32	10.37	10.25	16.25
Cash grain closed: \	V bea	t. No.	red.	\$3,10 4
11.115; No. 2 hard, 906	MASS.	c · No	1 no	cther
managed as a No. of though	BLOOMS.	9714 6	C. SERVAL Y	months or
chaff, 88 90c ; durus	11. 83	GENZO.	No	ener)
Oats. No. 2, Zic.; No	2 9	chite.	253.0 408	Billy of
standard 20% et M's c.	120	-	200	
Baltimore, Januar	4: 19	-W	amart.	miose
quiet contract, \$1.65		Corn	caster	- en
		THE RESERVE	1	OF STREET
tract, 54% c. Oats, quie	C . NO	of the market	DESC. 2504	IN THE TABLE

COTTON MARKETS.

COTTON MARKETS.

New York, January 2:—After showing considerable activity and selling about E perside above the level of last week during and selling about E perside above the level of last week during to day of the cotton market weakened ubder continued liquidation, and closed casy, at was steady, at a decline of 1865 points. The opening was teady, at a decline of 80 years and Sav Corp. 186 points of January 2. but generally sees points points on January 2 was teady, at a decline of 80 years points on January 2. but generally sees points bigher Cable as the shearth of the market Balkan situation, but rallied rather sharply just bestimation, but rallied rather sharply just bestimated by the sharply just bestimated as the first few minutes A reaction of during the first few minutes A reaction of during the closing figures of Saturday during the cashing the leading spot brokers were transfered by were expressing builts shower were transfered by seal of the previous were accordanced in the last hour artist months and unsected in the last hour Artist months were and proceed to come large by from Sauthern sources, and this fact encouraged a renewal of scattering local pressure movement was encouraged to some exit at by February and the fact of the sauth of the last week a tear of bearing in the large west of the day, and closing prices were an exercised in the last hour artist months and the evel of the day, and closing prices were the could be an additional prices and research day to be supposed to some exit in by February and the feeling in this level the market met.

Cotton futures closed casy.

Cotton futures closed a

OPEN AN ACCOUNT WITH THE UNION BANK OF RICHMOND

CONT INTEREST.

Official Range and Sale of Stocks in New York

11011 1011		BY THOMAS	BRANCH	CONTRACTOR OF STREET	15 (F) (F) (F)	WIRDSHIP ST
Stock Market		Closing.	Dailes Stock.	Open	. High. Low	. Bid Asked. Closing.
Stock Warket	Sales         Stock         Open. I           Allis-Chalmers         Allis-Chalmers         Pfd.           Allis-Chalmers         pfd.         7115           1.200 Amalgamated Copper         7115         7115           100 Am. Agri. Chem. com         3234         324           15,722 American Can         324         324	ligh Low. Bid Asked	200 Kansas City,	So., com 26	26 26%	26 2614
Diock manage	Allis-Chalmers, pfd	72 7134 7144 7184	700 Liggetta Mye	rs To., com. 219	16134 161 23234 219	16114 16114 22014 223
	100 Am. Agri. Chem., com 5234	72 7134 7184 7184 5234 5234 61 57 3684 3684 8634 37	Liggett & My	ers To., pfd.	198 198	114 115 196 200
New York, January 27,-Specula-	100 Am. Beet Sugar, con 30%	34 3214 3314 3314	Lorillard Tobi	acco, pfd		114 11516
tive interest was at low ebb to-day, and the stock market virtually was in a		20 118 12014 12014 53 53 5214 5314	300 Mexican Petry	nshville 13854	130 13814 71 7014	7034 7134 24 2434
state of suspended animation. The	American Cotton Oil	. 49 50	100 Miami Copper	C	24 24	24 2434
ticker was silent for minutes as a time, and fluctuations were so narrow that the	Am Hide & Leather, pr	1014 1014	100 Miami Copper 300 Mo., Kan and 500 Missouri Paci	de	2714 2714 4114 4114	2714 2734 4134 4134 11934 122
record of the day's transactions pos-	100 American Locomotive 39	39 39 3914 40 57 59			100	4956 4134 1
stead little signiflance.	Amer. Mail Co. pid.	71 7154 7154 72	100 New York Cer	ntral 107% nd West 1128; stern 1128; ific 1188;	10734 10734	10712 10732 1 3132 3232
Recessions among Americans in Lon- tion influenced the home market at	American Bhull, Com	16 116 115% 116%	200 Norfolk & We	stern 11234	11234 11236	11234 11254
the opening and international stocks	300 Amer Tel & Tel Co 13314 1	3314 13314 13314 13314	1,025 Northern Paci Pacific Mail	ific 118%	11894 11896	29 30
were slightly lower. Losses were made up, and during the most of day list	1 500 American Lobacco, com., 250 2	8714 286 288 289 0614 10614 10514 107	810 Pennsylvania.	12234	122% 122%	12296 12286
hold steady at around Saturday a	Fig. 4 no consists Connex 2744	37% 37% 37% 37% 37% 00% 100% 100% 100%	P. C. C. & St.	L. com	114 114	10016 102
close. In the afternoon a heavier	1,000 Atchison 10554 1 750 Atlantic Coast Line 129 1	3019 12914 130 13019	500 Pittsburgh Co	al, com 1234	23 223-9	2254 2354 3254 33
tone developed, but offerings were small, and the greater part of the active is-	7 500 Baltimore and Ohio 102	0214 10174 10174 102	Pacific Mail .  800 Pennsylvania .  100 People's Gas .  P. C. C. & St .  500 Pittsburgh Co .  Pressed Steel .  Ry. Steel Spri	ng, com	Table Carrier	3134 3234
sues ended the session with only frac-	Bethlehem Steel Co., com.	6814 6814 68 69	20,500 Reading, X 2% Republic Iron Republic I. an	& Steel 10294	16314 16314	24 25
The extreme duliness of the market	1 Sin British-Amer. Fob. Co 2474	make make make 247.	Republic I. an	d S., pfd	2254 2254	8414 90 2214 2214
during the morning was atributted	1.23 Brooklyn Rapid Transit Wig M	00 90 901 <sub>9</sub> 901 <sub>9</sub> 271 <sub>9</sub> 29	Rock Island, r	ofd		40 4019
to uncertainty whether the Supreme	5.400 Canadian Pacific 24194 2	5214 24134 24134 24214 53 5234 53 5314	S. A. L., com	h., com	1834 1814	47% 48
Court would hand down to-day its	300 Chesaneske and Ohio 78	78 78 78 78	St. Louis Sout	h., com	44 10 11	33 3614
rate case. There was no increase	to Chicago Great Western 1634	1614 1614 1594 1614 3144 32	3 800 Southern Paci	fic ies	105% 105	105% 105%
in activity inter, such as, on other re-		1356 11256 11256 11254	200 Southern Rail Southern Rail	way pfd 27	271% 27	7914 7674
cent 'decision days,' has followed amnouncement from Washington that	Crucible Steel Cor., com 16 Crucible Steel, pfd	94 94	Standard Oil.		Sold Sold	1160 1180 20 20%
this decision would not be made	Crucible Steel, pfd	35 3456 3456 3556 31 32	100 Texas Pacific. 12,800 Union Pacific. U. S. Cast I. P	159%	15044 1585	158% 158%
The Minnesota decision is but one	Consolidated Gas	13736 13936	U. S. Cast I. P	ipe. com	10814 10814	10814 10834
of the events now hanging over the	Den, and Rio Gran	13 13% 20% 21	6,400 United Cigar 8 6,400 United States 36,000 United States 1,760 U. S. Steel, pfo 300 VaCar. Chen 900 VaCar. Chen	Rubber 6514	6354 6314	6512 66
market which make for a waiting atti-		3154 3056 3054 3114	36,000 United States 1,760 U. S. Steel, pfe	Steel 100%	110 109%	110 1101-2
tude on the part of traders. The out-	Fed. Min. and Sm., pfd	39 41	300 VaCar. Chem	nical 37%	10994 10994	37 38 108 10954
den and the solution of the tangle which	General Electric	14136 142			4	51% 35
has arisen in the effort to dissolve the Harriman merger will be of direct in-		1814 12734 12714 12814 1814 12714 1884 18814	Va Ry & Pow	er, pfd	** **	5154 35 92 92 344 4
fluence upon the securities market.	t con Alliente Control 19414 15	1876 3776 3874 3876 1874 12474 12474 12674	Wabash, pfd.	0,		1215 1256 7215 7315
The extent of reductions to be made in	1,300 Interboro Met	854 1814 1854 1852 RJ4 6154 6155 62	Weyman-Bru.	Tob., com		250 300
the tariff and the fate of proposed measures for enforced changes in stock	300 Int. Harvester, com 109 10	0 1084 108 1084	Western Md	com	65 65	63 66
market and banking methods are	The Mer Marine Com	1054 1054	200 Western Md., 200 Utah Copper	5436	5434 5456	5414 5414
other questions which remain unan- swered and act as a drag on specula-	International Paper	45 4514	Total sal	es for day, 148,000	harea.	
tion. With no new incentive for trad-	Culf III M. sales on the snot	Virginia hag lots	101 @ 109	per lb.; machine	picked, ic. to	8% c. per 1b.:
ing on either side of the market, op-	lands, 13 65; do. Gull, 15 30; sales on the spot-	CORN—Car lots		shelling stock, 3c.	to 255 c. per lb	
erators were content for the time to do little and await a more definite lead.	2,500 (34105)	No 2 white	6 81	DRY GO	OODS MARK	ET.
There was a slightly firmer tone in	Cotton, steady; middfing, 13 %; net receipts.	No 2 mixed	56 66	New York. business was don	e on the pr	mary cotton
spondingly easier tendency in foreign	22; bales; gross receipts, 12,65t bales; sales, 2,800 bales; stock, 136,50t bales; export to Great	No 3 mixed Virginia, bag lots	60 65 63	goods market in t	he day. Val	ues were very
exchange rates. Call money touched	Britain, 24 bales; to France, 221 bales; coast-	OATS-Car lots				
3 per cent and in the time market there	wise, 4,126 bales. Total to-day at all ports-Net receipts.	No 2 mixed	(6) 39 (6) 38			
were loans for six months at #4 per cent as against a recent bid of 4 per		No 3 mixed No 2 white	41 66	Many lines of ca opened for fall it	II. Some of	these goods
cent.	bales; to France, 221 bales; to the Continent, 25,108 bales; to Mexico, 1,136 bales; stock.	Winter Seed, bag lot	On 59.7	showed advances		
The market showed a declining ten- dency. Total sales, par value, \$1,540,000.	015,474 bales. Consolidated at all ports—Net receipts,	RYE-Car lots		Wilmington N	AL STORES	v 27.—Spirits
United States bonds were unchanged	51.042 bales; export to Great Britain, \$,550 bales; to Erance, 221 bales; to the Continent, 25,846	No 2 Rye No 3 Rye		Wilmington, N turpentine, steady	4114 : recei	pts. 7 casks.
on call.	bales; to Japan, time bales, to bitales, to	The second second	HAY MARKET.	firm: 2.20; receipts.	42 barrels.	Crude turpen-
New York, January 27 - Money on	Total since September 1 at all ports-Net		d. Va . January 27, 1913.	tine, firm : 1.00, and	1 4.00; receipts.	Turnentine.
call steady, 214 663 per cent; ruling rate	receipts, 7.725.301 bales; export to Great Brit-	Following are the	quotations of the Rich-			
and closing bid, 2%; offered at 3. Time loans steady; sixty days, 3%	the Continent, 2,332,945 bales; to Japan, 151,565	mond Hay Exchange:		shipments, art c	asas, secta,	receipts 1 870
per cent; ninety days, 3% (64; six	bales: to Mexico, 2,656 bales	No 1 Timothy			B 4.95 C D	stock 130,747
months, 4 @415 .	New Orleans, January 27 Cotton futures opened steady, one point off to three points	No 2 Timothy	17 00 66 15 00 15 00	F. 6.10; G. 6.15; H.	6.20; 1. 6.25; K	6.50; M. 7.00;
Prime mercantile paper, 41/2 to 5 per cent. Sterling exchange heavy, with	un Cables were indifferent, and no enective	Light Clover, mixed				
netual business in bankers' bills at	support of the market was in evidence. The close showed a net decline of 6@12 points.	No I Clover, mixed		135 barrels. Turnexports for New	ventine, recei	pts, 70 casks;
4 834) for sixty-day bills, and at 4 8750 for demand.	with the market steady.	No I Clover	Nominal.			THE COLUMN TWO IS NOT
Commercial bills 4.83.	stood at 264 noints up, but here offerings	STRAW-Compresse	d 9,00 to		INTELLIGE MOND, JAN	UARY 27, 1913.
Bar silver, 62%.	market was nervous and somewhat irregular	SHUCKS—Compress	ed 11.00 66 12.00	And the state of t	RRIVED.	The same of the sa
Mexican dollars, 49.  Government bonds steady; railroad	throughout the morning session. Active	Loose-pressed, large	bales 10.50 66 11.00 that hay at doors repre-	Steamer Brand chandise and pass	engers, Old D	ominion Line.
bonds easy.	months were once less points over Saturday's last quotations as a result of heavy buying	sents contents, and the	us avoid rejections.	Steamer Berke	engers Old D	ominion Line.
POND MOT	for long account, but short selling checked	This market grades the National Hay Ass	bay in accordance with sociation.			
Allis-Chalmers is, ctfs (asked) 50%	senin deon At noon prices were one point			James River land sengers, Virginia N		
American Tobacco Co. old 4s (bid)	down to two points up, compared with Sat-	MISCELLANE	OUS MARKETS.	Steamer Aurora James River land	Furman, P	etersburg and
Atlantic Coast Line 1st 4s 94%	In the afternoon the market took an easy tone on increased offerings of short cotton.		PEANUT MARKET.	sengers, Furman	LATIN.	
Atlantic Coast Line-L. & N. 48		(Reported by Rodg	ers, McCabe & Co.) lanuary 27. Spanish-	Steamer Brande	on. Harney.	Norfolk, mer-
Chesapeake and Ohio conv. 415 s (bid) 02	12 7-16; sales on the spot. 1.770 bales; to arrive.	Market firm: farme	rs' Spanish \$1.30 per	the second later or short was about	mires Old D	aminion Line, t
Liggett & Myers is	February, 12 24; March, 12 24; May, 12 23; July,	Spanish, 714 c. per lb.	sh. \$1.25; No. 1 shelled No. 2 shelled Spanish,	Steamer Berkel chnadise and passe	ngers, Old D	ominion Line
Lorillard Company is (bid) 985g Lorillard Company is 1215g	12 3; August, 11 88; October, 11 15.	5c. per th. Virginia-	No. 2 shelled Spanish, Market strong; Jumbo.	Steamer Auror.	a. Eurman.	Awmen Trieds
Norfolk and Western conv. is (bid 111)2	Liverpool, January 2: Spot cotton, moderate business; prices unchanged; American		d-picked, 3% c. per lb.; c. per lb.; prime, 3% c.	passengers, Furma	n Line.	1.
S. A. L. stamped 4s, sales	middling, fair, 7 35; good middling, 101; mid-				25	
Southern Railway 4s	dling, 681; low middling, 663; good ordinary, 673; ordinary, 589. Sales, 8,000 bales, including	TINICI	E CAM	CAN	NIO	

BICHMOND STOCK MARKET
By Richard W. Maury.
Stock and Bond Broker. 1916 East Main Street.
Richmond, Va., January 27, 1918.
SALES AT BOARD.
1.290 Virginia Centuries, at 86½.
290 Virginia Centu

RICHMOND GRAIN MARKET. Bickmond, Va. January F. R. WHOLESALE QUOTATIONS ON CHANGE

## UNCLE SAM CANNOT can Receipts, 20.00 bates, including 19,000 American. Entures opened quiet and steady and closed very steady; January, 8 est; January-February, 6 est; February-March, 8 est), Any-June, 6 est; February-March, 8 est), Any-June, 6 est; May-June, 6 est; May-June, 6 est; July-August, 6 est, September - 0 eto), Any-June, Septem "LICK ALL CREATION"

"Rot" Which Is Put in

burned. The same thing came near happening again after Bull Run.

"We are without a mobile army which could be used in case of sudden war. We could not train the citizen soldiery which would have to be recruited short of a year. No one doubts the ability to make, soldiers out of the citizens of this country, but it cannot be done in a month or six months.

"At the beginning of all our wars the untrained troops have always proved ineffective and inefficient, and yet our school bistories have been issued year after year teaching the youth of the limit the falsebood that we can lick all creation. It is time that this false inpression was corrected and that our neople become informed of the true state of unpreparedness for war or an emergency requiring any extended use of troops."

I love and to fine a first instance to this city on Sundays only.

For a couple of years Louis C. Herckentath as the couple of years Louis C. Herckentath, as broker, of No. 2 Wall Street, New York and believed to reside in London New occasionally, calling on Miss Leach. Among her acquaintances it would soon be married.

Herckentath arrived here from New York Friday evening, Miss Leach met would soon be married.

No reason is given for the girl's sudnoon, whem Herckentath returned to noon, whem Herckentath returned to each the fife except the brief note she wrote before the brief note she wrote before the provious for the provious forms of the fife and the false in the first of the provious forms of the first of the

been bred in the army, to statements made in school histories that the American is a soldier is ahead of everybody else in the world. In a statement General Edwards said:

"In all the school histories the children have been taught that our revolutionary soldiers, without experience or training, won great victories over the seasoned British troops, they are training to make soldier in the world. In a statement of the school histories the children have been taught that the organization of the seasoned British troops, they are training to the form of history. Our fighting in the form of history. Our fighting in these wars was pritable and the condition of the reverse of the condition of the seasoned British troops, they are training to the form of history. Our fighting in the form of history. Our fighting in the work was pritable and the condition of the reverse the seasoned British troops, they are training to the form of history. Our fighting in the work was pritable and the condition of the reverse of the seasoned British troops, they are trained to the form of history. Our fighting in the work of history our fighting in the work was pritable and the condition of the reverse of the rever

# **Have You**

made your will; is it in a safe place; are you sure its provisions will be carried out?

It is the province of this Trust Company to attend to these matters. Interviews invited.

# Virginia Trust Co.

The Safe Executor.

1106 East Main Street.

RICHMOND, VA.

Capital. . \$1,000,000.00

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2607 Hanover Avenue. Half session begins February . Mad (7452 L)

The Valentine Museum DEVENTH AND CLAY STREETS.
Open daily from 10 A. M. to 5 P. M.
mission. 25c. Free 2n Saturdaya. teamboats.

ARCADIAN Displ. BERMUDA

Orotava every Tuesday, beginning Feb. 11
Tickets interchangeable with Quebec 8. Co.
The Rayal Mail Steam Packet Co.,
ANDERSON & SON, Gen. Agta, 22
(ate St. N. Y.; SAMUEL II. BOWMAN,
S E. Main Street, OR ANY LOCAL
FEAMSHIP TICKET AGENT.

Winter Trips "By Sea"

NORFOLK TO BOSTON AND PROVIDENCE.

"SEE MR. BOWMAN"
Abput personally conducted cruises to Cuba, Jamaica, Panama, West Indies and Bermuda, January 4, 8, 15, 16, 20, 22 and 23, February 1, 8, 20, 22 and 25, March 11, 27 and 29. Special inducements for January 4, 8, 15 and 16. Call for illustrated programs.

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Railroads

Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASHINGTON AND BEYOND.

Leave Richmond | Arrive Richmond AFFIVE ALGAMONIC

16.20 A.M. Byrd St. Sts.

17.10 A.M. Byrd St. Sts.

18.10 F.M. Main St. Sts.

18.10 F.M. Byrd St. Sts.

19.10 F.M. Byrd St. Sts.

ACCOMMODATION TRAINS—WEERDAYS.
Leave Byrd St. Sts. 4.00 P. S. for Predericksburg
Leave Elba Sts. 7.30 A. M., 6.30 P. S. for Ashland
rrive Byrd St. Sts. 5.25 A. M. form Predericksburg
rrive Elba Sts. 6.30 A. S., 6.62 P. N. from Ashland

\*Daily, †Weskdays, †Sundays only, All trains to or from Byrd Street Station stop at Elba. Time of arrivals and departures ant guagnateed. Read the signs.

Atlantic Coast Line

The Standard Railroad of the South.

EFFECTIVE JANUARY 6, 1913.

TRAINS LEAVE RICHMOND DAILY.

For Florida and South: 8:13 A. M. and

35 P. M., 9:10 P. M., 12:35 A. M.

For Norfolk: 9:36 A. M., 3:30 P. M., 4:10 P.

Norfolk & Western Railway ONLY ALL RAIL LINE TO NORFOLK. Schedule in Effect September 27, 1912. Leave Byrd Street Station, Richmond, POR NORFOLK: \*9:50 A. M., \*2:50 P. M., \*4:10

NORFOLK: "1-30 A. M., "2-30 P. M., "4-40. P. M.

FOR LYNCHBURG AND THE WEST: "4-23 A. M., "1-30 A. M., "2-30 P. M., "5-20 P. M.

Arrive Richmond from Norfolk: "11-30 A. M., "4-30 P. M., "1-30 P. M. From the West: "4-20 A. M., al-10 P. M. bi-80 P. M., "4-30 P. M.

\*Pailly a Dailly ex. Sunday, b Sanday only. W. B. BEVILL, Pass. Traf. Mgr.

W. C. SAUNDERS, G. P. A., Roanoke, Va. C. H. BOSLEY, D. P. A., Richmond, Va.

Richmond & Petersburg Electric Railway Cars leave Manchester, Seventh and Perry streets, for Petersburg:
\*8, 7, 8, \*9, 10, 11, \*12 A. M., 1, 2, \*2, 4, 5, \*2, 45, \*9, 10 P. M.
#500 P. M. for Chester, 15:00 midnight for

etersburg
Cars Feave Petersburg, foot of Sycamore
reet, for Manchester,
1923, et al., et al.,

M. 2-10 A. M. 70-30 A. M., 11-30 A. M., 11-30
P. M., 2-30 P. M., 10-30 P. M., 10-30 P. M., 10-30
P. M., 6-30 P. M., 1-30 P. M., 10-30 P. M., 10-30 A. M., 10-30 P. M., 10-30 P

# **First** Mortgage Five-Year

financial

#### In Denominations of \$500.00

We offer for sale at par and interest a limited number of five-year First Mortgage Bonds (to be issued after February 1st), bearing interest at 6 per cent, payable semi-annually, secured by 48 acres of gilt-edge rapidly advancing real estate and two manufacturing plants. Properties are estimated by enservative real estate men to be worth more than double the entire bond issue.

The earning capacity of the property is more than fifteen (15) times the interest charge on the

Bonds are callable after twelve months at 102 1-2

Additional information on request.

### Bank of Commerce and Trusts

Trust Department, Richmond, Va.

#### MANY MEN, MANY MINDS

True: but to the thinking man or woman there can be but one mind about the many advantages of having a bank account. You would have small confidence in a firm or corporation that attempted to conduct its business without availing itself of the advantages and protection furnished by a banking connection.

It is the same with the individual, however large or small their account may be. No matter whether yours be the large account or the small one, you are entitled to these benefits, and the

#### **Bank of Commerce and Trusts**

is here at your door to offer you the opportunity of availing yourself of them and to see to it that the same consideration, courtesy and protection is extended to each alike. The small account of to-day may be the large account of to-morrow. We know it, and act accordingly. Can we serve you toward this

#### An Iteresting Study

It's an interesting study working out the sum accruing at the end of the year as the result of depositing a specified amount

regularly and allowing the compounded interest to remain.

Work it out yourself or ask us to tell you. It will be a surprise to you to learn how large the amount will be, and what you will gain by opening a SAVINGS ACCOUNT with this STRONG, PROGRESSIVE and CONSERVATIVE bank—

"THE HOME FOR SAVINGS."

We pay 3 per cent per annum, compounded semi-annually, on savings/accounts.

The Central National Bank

OF RICHMOND, VIRGINIA. CAPITAL and SURPLUS, - - -\$400,000.00

### THE PERSONNEL

of a Banking Institution should receive your attention when considering the opening of an account.

The Officers and Directors of

will be pleased to personally receive prospective as well as present customers.

The personal attention of these officials is only one feature of the banking service rendered by the RICHMOND'S STRICTLY COMMERCIAL BANK

**Planters National Bank** OF RICHMOND, VIRGINIA.

F. F. V. Facts-Figures-Verified CHARLES F. HUDNALL AUDITING, ACCOUNTING, SYSTEMATIZING. 909 Travelers Bldg., Richmond, Va. Monroe 431.

E. A. BARBER, Jr. Certified Public Accountant E. A. BARBER & CO.,

ACCOUNTING, AUDITING, ORGANIZING, SYSTEMATIZING. 215 Mutual Building, one Mad. 5321. Richmond, Va

#### Commonwealth Bank

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